

# Illustrative example for the MPF Conservative Fund of HSBC Mandatory Provident Fund schemes

## HSBC Mandatory Provident Fund – SuperTrust Plus HSBC Mandatory Provident Fund – ValueChoice

### Purpose of the example

This example is intended to help you compare the total amounts of annual fees and charges payable under one of the above schemes (the 'Scheme') with those under other registered schemes.

### This example assumes that:

#### Your MPF account activities

- ▶ your monthly relevant income is HK\$8,000
- ▶ you have put all your accrued benefits into the MPF Conservative Fund; you have not switched your accrued benefits to other constituent funds during the scheme financial period
- ▶ you have not transferred any accrued benefits into or out of this Scheme during the scheme financial period

#### Your company profile

- ▶ 5 employees (including yourself) of your employer participate in this Scheme
- ▶ the monthly relevant income of each employee is HK\$8,000
- ▶ no voluntary contribution is made
- ▶ each of the other 4 employees has the same MPF account activities as yours

#### Investment return and savings rate

- ▶ the monthly rate of investment return is 0.5% on total assets
- ▶ the prescribed savings rate is 3.25% per annum throughout the scheme financial period

Based on these assumptions, the total amounts of annual fees you need to pay under this Scheme (including those payable to the underlying approved pooled investment fund) in one scheme financial period would be HKD34.

**Warning:** This is just an illustrative example. The actual amounts of fees you need to pay may be **higher or lower**, depending on your choice of investments and activities taken during the scheme financial period.

This example is prepared in accordance with the requirement in the Code on Disclosure for MPF Investment Funds issued by the Mandatory Provident Fund Schemes Authority.

For more details on the fees and charges, please refer to the relevant 'Principal Brochure'.